

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 19–25502–MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Joseph Lombardi  
17 London Drive  
Jackson, NJ 08527

Lorie A Lombardi  
17 London Drive  
Jackson, NJ 08527

Social Security No.:

xxx–xx–4444

xxx–xx–0449

Employer's Tax I.D. No.:

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**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on August 16, 2019 and a confirmation hearing on such Plan has been scheduled for December 3, 2019.

The debtor filed a Modified Plan on November 21, 2019 and a confirmation hearing on the Modified Plan is scheduled for January 8, 2020 @ 10:00. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: November 25, 2019

JAN: wdr

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Joseph Lombardi  
 Lorie A Lombardi  
 Debtors

Case No. 19-25502-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 186

Page 1 of 3  
 Total Noticed: 62

Date Rcvd: Nov 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 27, 2019.

db/jdb  
 cr +Joseph Lombardi, Lorie A Lombardi, 17 London Drive, Jackson, NJ 08527-2615  
 +Sixty Acre Reserve Condominium Association, Inc., c/o McGovern Legal Services, LLC,  
 850 Carolier Lane, North Brunswick, NJ 08902-3312  
 cr +U.S. Bank Trust National Association, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170,  
 Duluth, GA 30097-8461  
 518482062 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 518401216 +Chase Auto, Po Box 901003, Ft Worth, TX 76101-2003  
 518401219 +Credit One Bank Na/LVNV Funding, Po Box 98875, Las Vegas, NV 89193-8875  
 518401220 +Dept of Taxation & Finance, NYS Assessment Receivables, PO Box 4127,  
 Binghamton, NY 13902-4127  
 518401221 +Equifax, P.O. Box 740241, Atlanta, GA 30374-0241  
 518401223 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037  
 518450035 +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013  
 518401230 Macy's, PO Bo x9001094, Louisville, KY 40290  
 518401231 +McGovern Legal Services, LLC, 850 Carolier Lane, North Brunswick, NJ 08902-3312  
 518401232 +Mercantile Adjustment Bureau, PO Box 9055, Buffalo, NY 14231-9055  
 518506928 +Midland Funding LLC, PO Box 2037, Warren, MI 48090-2037  
 518401235 +Midland Funding/Best Buy, Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
 518401236 +Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
 518474949 +NATIONSTAR MORTGAGE LLC DBA MR COOPER, ATTN: BANKRUPTCY DEPT, PO BOX 619096,  
 DALLAS, TX 75261-9096  
 518416175 +Nationstar Mortgage LLC d/b/a Mr. Cooper, RAS Citron, LLC, 130 Clinton Road, Suite 202,  
 Fairfield, NJ 07004-2927  
 518401237 +Nationstar/Mr Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
 518401238 +New Jersey Natural Gas, PennCredit, PO Box 69703, Harrisburg, PA 17106-9703  
 518447490 +New York State Dept of Taxation, POB 5300, Albany, NY 12205-0300  
 518401239 +Nissan, PO Box 742658, Cincinnati, OH 45274-2658  
 518401242 +Portfolio- The Home Depot, 120 Corporate Blvd, Ste 1, Norfolk, VA 23502-4952  
 518581898 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section,  
 PO Box 245, Trenton, NJ 08695-0245)  
 518401243 +Sixty Acre Reserve Condo Assoc, Taylor Management Company, 1 Nature Blvd,  
 Jackson, NJ 08527-4100  
 518401244 +State of NJ- Division of Taxation, Pioneer Credit Recovery, PO Box 1018,  
 Moorestown, NJ 08057-0018  
 518401245 +TD Bank, PO Box 16029, Lewiston, ME 04243-9507  
 518401246 +Tenaglia & Hunt, 395 West Passaic Street, Suite 205, Rochelle Park, NJ 07662-3016  
 518401247 +Tenaglia & Hunt, P.A., 395 West Passaic St. Suite 205, Rochelle Park, NJ 07662-3016  
 518463945 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,  
 Addison, Texas 75001-9013  
 518401248 +Toyota Motor Credit, Po Box 9786, Cedar Rapids, IA 52409-0004  
 518401249 TransUnion, P.O. Box 2000, Crum Lynne, PA 19022  
 518401250 U S Dept Of Ed/Gsl/Atl, Po Box 4222, Iowa City, IA 52244  
 518516674 +U.S.BANK TRUST NATIONAL ASSOCIATION, FAY SERVICING, LLC, P.O. BOX 814609,  
 Dallas, TX 75381-4609  
 518479780 +Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000  
 518478062 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F,  
 Des Moines, IA 50306-0438  
 518401251 +Wells Fargo Dealer Svc, Po Box 10709, Raleigh, NC 27605-0709

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 26 2019 00:10:43 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 26 2019 00:10:38 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 518424043 E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Nov 26 2019 00:10:08  
 Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853,  
 Arlington, TX 76096  
 518401215 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 26 2019 00:15:26  
 Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238  
 518454318 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Nov 26 2019 00:28:36  
 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 518401217 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 26 2019 00:10:26 Comenitybank/Victoria,  
 Po Box 182789, Columbus, OH 43218-2789  
 518401218 +E-mail/PDF: creditonebknotifications@resurgent.com Nov 26 2019 00:15:34 Credit One Bank Na,  
 Po Box 98875, Las Vegas, NV 89193-8875  
 518514863 E-mail/Text: bnc-quantum@quantum3group.com Nov 26 2019 00:10:35  
 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,  
 Kirkland, WA 98083-0657  
 518401222 +E-mail/Text: bankruptcy.notices@hdfsi.com Nov 26 2019 00:11:12 Esb/Harley Davidson Cr,  
 Po Box 21829, Carson City, NV 89721-1829

District/off: 0312-3

User: admin  
Form ID: 186

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Total Noticed: 62

Date Rcvd: Nov 25, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518401224 +E-mail/Text: fggbanko@fgny.com Nov 26 2019 00:09:48 Forster Garbus & Garbus,  
7 Banta Place, Hackensack, NJ 07601-5604  
518401225 +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Nov 26 2019 00:10:08 Gm Financial,  
Po Box 181145, Arlington, TX 76096-1145  
518401226 +E-mail/Text: cio.bncmail@irs.gov Nov 26 2019 00:10:04 Internal Revenue Service,  
PO Box 7346, Philadelphia, PA 19101-7346  
518401227 +E-mail/Text: bncnotices@becket-lee.com Nov 26 2019 00:09:55 Kohls/Capital One,  
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660  
518401228 +E-mail/Text: bncnotices@becket-lee.com Nov 26 2019 00:09:55 Kohls/Capone,  
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
518424901 E-mail/PDF: resurgentbknofications@resurgent.com Nov 26 2019 00:17:11 LVNV Funding, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
518401229 +E-mail/PDF: resurgentbknofications@resurgent.com Nov 26 2019 00:17:13 Lvnv Funding Llc,  
Po Box 1269, Greenville, SC 29602-1269  
518427244 E-mail/PDF: MerrickBKNofications@Resurgent.com Nov 26 2019 00:15:17 MERRICK BANK,  
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
518401233 +E-mail/PDF: MerrickBKNofications@Resurgent.com Nov 26 2019 00:16:02 Merrick Bank Corp,  
Po Box 9201, Old Bethpage, NY 11804-9001  
518401234 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 26 2019 00:10:37 Midland Funding,  
2365 Northside Dr Ste 30, San Diego, CA 92108-2709  
518512292 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 26 2019 00:10:37 Midland Funding LLC,  
PO Box 2011, Warren, MI 48090-2011  
518431817 +E-mail/PDF: cbp@onemainfinancial.com Nov 26 2019 00:16:41 OneMain, PO Box 3251,  
Evansville, IN 47731-3251  
518401241 +E-mail/PDF: cbp@onemainfinancial.com Nov 26 2019 00:16:41 Onemain, PO Box 742536,  
Cincinnati, OH 45274-2536  
518510012 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 26 2019 00:29:18  
Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541  
518497140 E-mail/Text: bnc-quantum@quantum3group.com Nov 26 2019 00:10:35  
Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788  
518497756 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Nov 26 2019 00:17:15 Verizon,  
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518401240 Onemain  
518401252 Wff Cards  
cr\* +Nationstar Mortgage LLC d/b/a Mr. Cooper, RAS Citron, LLC, 130 Clinton Road, Suite 202,  
Fairfield, NJ 07004-2927  
518500833\* Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
TOTALS: 2, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 27, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 25, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Aleisha Candace Jennings on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
ajennings@rasflaw.com  
Aleisha Candace Jennings on behalf of Creditor U.S. Bank Trust National Association  
ajennings@rasflaw.com  
Marc C Capone on behalf of Debtor Joseph Lombardi 5325@notices.nextchapterbk.com,  
docs@caponeandkeefe.com,ecf@gbclawgroup.com/e4eaf5f23@maildrop.clio.com/mcapone@gbclawgroup.com  
Marc C Capone on behalf of Joint Debtor Lorie A Lombardi 5325@notices.nextchapterbk.com,  
docs@caponeandkeefe.com,ecf@gbclawgroup.com/e4eaf5f23@maildrop.clio.com/mcapone@gbclawgroup.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Marlena S. Diaz-Cobo on behalf of Creditor Sixty Acre Reserve Condominium Association, Inc.  
collections@theassociationlawyers.com  
Melissa N. Licker on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
NJ\_ECF\_Notices@mccalla.com  
Rebecca Ann Solarz on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper  
rsolarz@kmlawgroup.com  
Shauna M Deluca on behalf of Creditor U.S. Bank Trust National Association sdeluca@rasflaw.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10